



CONGRESSIONAL & INTERGOVERNMENTAL WEEKLY UPDATE



FEMA

Joint Field Office, Durham, N.C.
November 4, 2016

FEMA-4285-DR-NC

Understanding FEMA's determination letter and how to appeal the decision

For North Carolina survivors who applied for FEMA help in the aftermath of Hurricane Matthew and disagree with the decision stated in the eligibility letter they received from FEMA, a quick fix may be all that is needed to change it.

It's important to read the letter carefully to understand FEMA's decision. Many times applicants just need to submit extra documents for FEMA to process their application.

Appeals must be filed within 60 days of the date of the letter. Missing documents should be provided to FEMA online at www.disasterassistance.gov, by mail or fax, or by visiting a Disaster Recovery Center. Locate the closest DRC online at fema.gov/drc or readync.org.

By mail:

FEMA – Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

By fax: 800-827-8112

Attention: FEMA – Individuals &
Households Program

The booklet "Help after a Disaster" explains what to provide for an appeal. The booklet is provided to applicants and is also available online at www.fema.gov/help-after-disaster.

For any questions about the letter, call the FEMA Helpline at **800-621-3362**. For TTY, call **800-462-7585**. Those who use 711 or Video Relay Service can call **800-621-3362**. To speak with a disaster assistance representative, visit a DRC or call the FEMA Helpline.

North Carolina pets rescued after flooding



FEMA Urban Search and Rescue, DHS ICE/Homeland Security Investigators and local responders helped rescue animals that were left behind in flooded neighborhoods in Lumberton in early October.

Register now for help from FEMA and SBA

North Carolina disaster survivors in the 45 counties that have been designated for assistance are encouraged to register now for federal disaster assistance.

Individuals, including homeowners, renters and business owners in the designated counties who suffered loss or damage due to Hurricane Matthew may register with FEMA for assistance in the following ways:

Online at DisasterAssistance.gov; call the FEMA Helpline at **800-621-3362** for voice, 711 and Video Relay Service (VRS). If you are deaf, hard of hearing or have a speech disability and use a TTY, call **800-462-7585**; or download the [FEMA Mobile App and apply](#).

Those who have been referred to the U.S. Small Business Administration for a low-interest disaster loan should complete and return the loan application as soon as possible. Returning the completed application also may help applicants qualify for FEMA grants that do not have to be repaid.

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*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-3362** or TTY at **800-462-7585**. FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow FEMA on twitter at [@femaregion4](https://twitter.com/femaregion4). Download the FEMA app with tools and tips to keep you safe before, during, and after disasters. For updates on Hurricane Matthew impacts and relief efforts, go to ReadyNC.org or follow N.C. Emergency Management on Twitter at [@ncemergency](https://twitter.com/ncemergency).*

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Disaster Recovery Centers are now open throughout the state of North Carolina

Disaster Recovery Centers staffed with recovery specialists from FEMA, North Carolina Emergency Management and the U.S. Small Business Administration provide accessible, direct support to survivors. They can answer questions regarding disaster recovery, provide updates on application status and, if needed, discuss the appeal process.

To locate the closest center, call the FEMA Helpline at **800-621-3362** or download the [FEMA or ReadyNC mobile apps](#) or go online to FEMA.gov/DRC or readync.org.

Survivors requiring a reasonable accommodation such as American Sign Language interpreting, Braille, large print, etc. while visiting a disaster recovery center may call the FEMA Helpline number for support. The toll-free numbers are open from **7 a.m. to 11 p.m., seven days a week**. Help is available in most languages, and information on the registration process is available in ASL at fema.gov/media-library/assets/videos/111546.

Register for federal disaster assistance from FEMA and the SBA *(Continued from page 1)*

There is no requirement to take out a loan if one is offered from SBA. Applicants who are approved for a disaster loan have the option to not accept the loan. Next to insurance, SBA is the primary source of funds for real estate property repairs and replacing lost contents following a disaster.

Renters and homeowners alike may borrow up to **\$40,000** to repair or replace clothing, furniture, cars or appliances damaged or destroyed in the disaster. Homeowners may be eligible for low-interest loans up to **\$200,000** for primary residence structural repairs or rebuilding.

An SBA low-interest disaster loan can cover the gap if an insurance settlement falls short. SBA will work with survivors to provide a loan that fits their personal budget.

The easiest way to apply for an SBA low-interest disaster loan is to visit a FEMA/NCER Disaster Recovery Center (DRC) or an SBA Business Recovery Center (BRC) and meet with an SBA representative in person. SBA has staff at all DRCs and BRCs to help you with your application. To find the closest DRC go online to fema.gov/drc or ncdps.gov/.

For more information, call the SBA at **800-659-2955 (800-877-8339 TTY)**. Homeowners, renters and businesses may visit SBA's secure website <https://disasterloan.sba.gov/ela/> to apply online for disaster loans.

BY THE NUMBERS

The following is a snapshot of the North Carolina disaster recovery effort as of **Nov. 2, 2016**:

- More than **\$63.7 million** in grants has been distributed to individuals and households, including:
 - ◊ More than **\$45.5 million** in housing assistance for repairing/rebuilding homes and rental assistance to pay for a temporary place to live.
 - ◊ More than **\$18.2 million** in other needs assistance to help cover the costs of replacing lost contents, medical, dental and other disaster-related expenses.
- More than **45,000** home inspections have been completed.
- More than **8,500** visits have been made to disaster recovery centers by people affected by the flooding.
- More than **65,000** households have registered for federal assistance.
- Nearly **500** low-interest disaster loans have been approved by the U.S. Small Business Administration.
- More than **\$17 million** has been approved in low-interest disaster loans by the SBA.
- More than **\$2.2 million** has been obligated for Public Assistance Grants.
- More than **5,400** National Flood Insurance Program claims have been filed.
- More than **\$15 million** has been paid on NFIP claims.